

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

MATTHEW H LANGHAM
TERRI LANGHAM
Debtor(s)

Case No. 22-70020JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2022.
- 2) The plan was confirmed on 03/21/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/29/2022, 02/17/2023, 02/27/2023, 03/15/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/02/2024.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,309.00.
- 10) Amount of unsecured claims discharged without full payment: \$5,796.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,595.00
Less amount refunded to debtor	\$2,620.48

NET RECEIPTS: \$45,974.52

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,530.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,530.81

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS INC(*)	Secured	3,400.00	NA	3,400.00	3,400.00	0.00
CAINE & WEINER	Unsecured	0.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	500.00	NA	NA	0.00	0.00
FINANCE SYSTEM	Unsecured	0.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICE	Unsecured	3,523.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	252.00	853.29	853.29	853.29	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	0.00	0.00	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	361.00	1,408.21	1,408.21	1,408.21	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	321.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	197.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	176.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	91.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	70.00	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES LL	Secured	3,168.00	3,162.67	3,162.67	3,162.67	209.51
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	468.00	NA	NA	0.00	0.00
NORTHWEST BANK ASSGNEE NORTH	Unsecured	0.00	927.94	927.94	927.94	0.00
ONE MAIN FINANCIAL GROUP LLC	Priority	0.00	0.00	0.00	1,008.64	0.00
ONE MAIN FINANCIAL GROUP LLC	Secured	16,656.00	16,587.82	16,587.82	16,587.82	2,946.59
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	4,834.00	4,907.98	4,855.42	4,855.42	326.72
PA DEPARTMENT OF REVENUE*	Unsecured	NA	9.85	9.85	9.85	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	204.42	204.42	204.42	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	NA	498.75	498.75	498.75	0.00
PRA AG FUNDING LLC	Unsecured	450.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,043.88	1,043.88	1,043.88	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$16,587.82	\$16,587.82	\$2,946.59
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,018.09	\$8,018.09	\$536.23
All Other Secured	\$3,400.00	\$3,400.00	\$0.00
TOTAL SECURED:	\$28,005.91	\$28,005.91	\$3,482.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$204.42	\$1,213.06	\$0.00
TOTAL PRIORITY:	\$204.42	\$1,213.06	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,741.92	\$4,741.92	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,530.81</u>	
Disbursements to Creditors	<u>\$37,443.71</u>	
TOTAL DISBURSEMENTS :		<u>\$45,974.52</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.